Fill in this information to identify your case:	
United States Bankruptcy Court for the: District of Massachusetts	
Case number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and I of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (# impure). Answer every question.

17.5	(5 lineway). Answer every question.						
Pa	art 1: Identify Yourself						
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):				
1.	Your full name						
	Write the name that is on your government-issued picture identification (for example, your driver's license or	Igor First name	Kateryna First name				
	passport).	Middle name	Middle name				
	Bring your picture	Boykov	Boykov				
	identification to your meeting with the trustee.	Last name	Last name				
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)				
2.	All other names you have used in the last 8 years	First name	First name				
	Include your married or maiden names.	Middle name	Middle name				
		Last name	Last name				
		First name	First name				
		Middle name	Middle name				
		Last name	Last name				
3.	Only the last 4 digits of	xxx - xx - 8 0 3 9	xxx - xx - 6 2 0 8				
	your Social Security number or federal		OR				
	Individual Taxpayer	OR					
	Identification number	9 xx - xx	9 xx - xx				

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De	ebtor 1 Igor First Name Middle N	Boykov Iame Last Name		Case number (if known)	
	indice.	Last reline			
		About Debtor 1:		About Debtor 2 (Spou	use Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in	☐ I have not used any business	names or EINs.	☐ I have not used any	y business names or EINs.
	the last 8 years	Business name		Business name	
	Include trade names and doing business as names	Business name		Business name	
		EIN		EIN	
		EIN		EIN	
5.	Where you live			If Debtor 2 lives at a d	lifferent address:
		71 Riverdale St.			
		Number Street		Number Street	
		West Springfield	MA 01089		
		City	State ZIP Code	City	State ZIP Code
		County		County	
		If your mailing address is differ above, fill it in here. Note that the any notices to you at this mailing	ne court will send	If Debtor 2's mailing a yours, fill it in here. N any notices to this mail	address is different from ote that the court will send ing address.
		Number Street		Number Street	
		P.O. Box		P.O. Box	
		City	State ZIP Code	City	State ZIP Code
6.	Why you are choosing this district to file for	Check one:		Check one:	
	bankruptcy	Over the last 180 days before I have lived in this district long other district.	filing this petition, ger than in any		ays before filing this petition, listrict longer than in any
		I have another reason. Explain (See 28 U.S.C. § 1408.)	n.	☐ I have another reas (See 28 U.S.C. § 14	on. Explain. 408.)

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Del	otor 1 GOT First Name Middle Nam		Boykov Last Name		Case number (if kn	омп)
	rust valle Middle vall	e	Last Marile			
Pa	ort 2: Tell the Court Abou	t Your B	ankruptcy Case			
		-		•		
7.	The chapter of the Bankruptcy Code you	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.				
	are choosing to file under	☑ Chap	oter 7			
		Chap	oter 11			
		Chap	oter 12			
		☐ Chap	oter 13			
8.	How you will pay the fee	local yours subn with I nee Appl I req By la less pay t	court for more details about self, you may pay with cash nitting your payment on you a pre-printed address. In the pay the fee in install ication for Individuals to Payment that my fee be waive law, a judge may, but is not than 150% of the official potential.	ut how you man, cashier's cur behalf, you ments. If you y The Filing and (You may required to, woverty line that you choose the	heck, or money ar attorney may pur attorney may pur attorney may pur choose this operate in Installment request this optivative your fee, and applies to you is option, you m	order. If your attorney is pay with a credit card or check tion, sign and attach the nts (Official Form 103A). Ion only if you are filing for Chapter 7. and may do so only if your income is a family size and you are unable to ust fill out the Application to Have the
	Have you filed for	-				
9.	Have you filed for bankruptcy within the last 8 years?	☑ No		140		One and a
		☐ Yes.	District	When	MM / DD / YYYY	Case number
			District	When	MM / DD / YYYY	Case number
			District	When		Case number
					MM / DD / YYYY	
10.	Are any bankruptcy	☑ No				
	cases pending or being filed by a spouse who is	☐ Yes.	Debtor			Relationship to you
	not filing this case with you, or by a business partner, or by an affiliate?		District	When	MM/DD/YYYY	Case number, if known
	armate:		Debtor			Relationship to you
			District	When	MM / DD / YYYY	Case number, if known
11.	Do you rent your residence?	☑ No. ☐ Yes.	Has your landlord obtained a No. Go to line 12.	nent About an	ment against you?	? Against You (Form 101A) and file it as

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btor 1	Igor First Name Middle Nam	e .	Boykov Last Name	Case r	number (if known)		
rt 3: R	eport About Any B	Business	es You Own as a Sol	e Proprietor			
	a sole proprietor ull- or part-time	No. C	Go to Part 4.				
busines		☐ Yes.	Name and location of bus	siness			
business individual separate a corpora	you operate as an , and is not a legal entity such as tion, partnership, or	,	Name of business, if any				
	ve more than one netorship, use a		Number Street				
	sheet and attach it		City		State 2	ZIP Code	
			City		State 2	IP Code	
			Check the appropriate bo	x to describe your business	:		
			Health Care Business	s (as defined in 11 U.S.C. §	101(27A))		
			Single Asset Real Es	tate (as defined in 11 U.S.C.	. § 101(51B))		
			Stockbroker (as defin	ed in 11 U.S.C. § 101(53A)))		
			Commodity Broker (a	s defined in 11 U.S.C. § 101	1(6))		
			None of the above				
Chapter Bankrup	filing under 11 of the otcy Code and a small business	If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). No. I am not filing under Chapter 11.					
	a definition of <i>small</i> ness debtor, see l.S.C. § 101(51D).	_					
			l am filing under Chapter the Bankruptcy Code.	11, but I am NOT a small bu	usiness debtor :	according to t	he definition in
			l am filing under Chapter Bankruptcy Code.	11 and I am a small busines	ss debtor accor	ding to the de	finition in the
rt 4: R	eport if You Own	or Have	Any Hazardous Prope	erty or Any Property Th	at Needs Im	mediate At	tention
	own or have any	☑ No					
	that poses or is to pose a threat	Yes.	What is the hazard?				
identifia public h	nent and able hazard to lealth or safety? ou own any						
property	y that needs ate attention?		If immediate attention is	needed, why is it needed?			
perishable that must	ple, do you own e goods, or livestock be fed, or a building is urgent repairs?						
			Where is the property?	Number Street			

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Debtor 1	Igor		Boykov	Case number (if known)
	First Name	Middle Name	Last Name	

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

about Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
ou must check one:	You must check one:		
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.		
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.		
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.		
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.		
I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.		

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

	ed to receive a briefing about ing because of:	I am not required to receive a briefing about credit counseling because of:		
☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	
☐ Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	☐ Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	
☐ Active duty	. I am currently on active military	Active duty.	I am currently on active military	

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Active duty. I am currently on active military

duty in a military combat zone. If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

To ask for a 30-day temporary waiver of the

requirement, attach a separate sheet explaining

you were unable to obtain it before you filed for

dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must

still receive a briefing within 30 days after you file. You must file a certificate from the approved

agency, along with a copy of the payment plan you

developed, if any. If you do not do so, your case

Any extension of the 30-day deadline is granted

only for cause and is limited to a maximum of 15

bankruptcy, and what exigent circumstances

Your case may be dismissed if the court is

required you to file this case.

may be dismissed.

what efforts you made to obtain the briefing, why

duty in a military combat zone.

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Deb	otor 1 Igor	Boykov	Case number (if kno	wn)			
	First Name Middle Nam	ne Last Name					
Pa	rt 6: Answer These Que	stions for Reporting Purpos	ses				
16.	What kind of debts do you have?		16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."				
	you have?	No. Go to line 16b.✓ Yes. Go to line 17.					
			rily business debts? Business debts nvestment or through the operation of the				
		No. Go to line 16c.	ivesument or unrough the operation of the	business of investment.			
		Yes. Go to line 17.					
		16c. State the type of debts you	u owe that are not consumer debts or bus	iness debts.			
17.	Are you filing under Chapter 7?	☐ No. I am not filing under C	chapter 7. Go to line 18.				
	Do you estimate that after		oter 7. Do you estimate that after any exences are paid that funds will be available to				
	any exempt property is excluded and	•	es are paid that fullus will be available to	distribute to drisecured creditors:			
	administrative expenses	☑ No					
	are paid that funds will be	Yes					
	available for distribution						
	to unsecured creditors?						
18.	How many creditors do	1 -49	1 ,000-5,000	2 5,001-50,000			
	you estimate that you	50-99	5,001-10,000	50,001-100,000			
	owe?	100-199	1 0,001-25,000	☐ More than 100,000			
-		200-999					
19.	How much do you	\$0-\$50,000	■ \$1,000,001-\$10 million	■ \$500,000,001-\$1 billion			
	estimate your assets to	\$50,001-\$100,000	■ \$10,000,001-\$50 million	\$1,000,000,001-\$10 billion			
	be worth?	2 \$100,001-\$500,000	☐ \$50,000,001-\$100 million	\$10,000,000,001-\$50 billion			
		□ \$500,001-\$1 million	□ \$100,000,001-\$500 million	More than \$50 billion			
20.	How much do you	\$0-\$50,000	□ \$1,000,001-\$10 million	■ \$500,000,001-\$1 billion			
	estimate your liabilities	\$50,001-\$100,000	□ \$10,000,001-\$50 million	□ \$1,000,000,001-\$10 billion			
	to be?	\$100,001-\$500,000	■ \$50,000,001-\$100 million	□ \$10,000,000,001-\$50 billion			
		■ \$500,001-\$1 million	■ \$100,000,001-\$500 million	☐ More than \$50 billion			
Pa	rt 7: Sign Below						
Fo	or you	I have examined this petition, a correct.	and I declare under penalty of perjury that	the information provided is true and			
		If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13					
of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill of this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).							
							I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.
I understand making a false statement, concealing property, or obtaining money or property/by/fraud in connec							
	with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.						
		X /	<u> </u>	Me De			
		Signature of Debtor 1	Signatur	e of Debtor 2			
		Executed on 10/21/2019	Executed	d on 10/21/2019			
		MM / DD /	YYYY	MM / DD /YYYY			

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Debtor 1	lgor		Boykov	Case number (if known)_	
If you are by an atte	attorney, if ted by one not repres orney, you dile this page	ented do not	I, the attorney for the debtor(s) named to proceed under Chapter 7, 11, 12, or available under each chapter for which the notice required by 11 U.S.C. § 342 knowledge after an inquiry that the info	r 13 of title 11, United States Code, ar n the person is eligible. I also certify tl g(b) and, in a case in which § 707(b)(4	nd have explained the relief that I have delivered to the debtor(s) (D) applies, certify that I have no
			Lawrence R. Ehrhard Printed name Firm name 71 Academy Drive Number Street		
			Longmeadow City Contact phone 413-726-6324	MA State Email address	01106 ZIP Code
			151920 Bar number	MA State	_